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Bernadette Francine Cattaneo

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION**

12 In re Case No. 16-52233
13 Bernadette Francine Cattaneo, Chapter 7
14 Debtor. DECLARATION

**DECLARATION OF BERNADETTE
FRANCINE CATTANEO IN SUPPORT
OF MOTION TO AVOID JUDICIAL
LIENS OF HELEN MCABEE AND
INVESTMENT RETRIEVERS ON 2720
ARLINGTON ROAD, HOLLISTER, CA**

Hearing

Date: April 18, 2019
Time: 10:30 a.m.
Place: 280 South First Street
Courtroom 3020
San Jose, CA 95113

I, Bernadette Francine Cattaneo, declare as follows:

1. I am the debtor in the above-captioned bankruptcy case. This declaration is submitted in support of the concurrently filed Motion to Avoid Judicial Liens of Helen McAbee and Investment Retrievers on 2720 Arlington Road, Hollister, CA. If called as a witness I could and would testify competently to the matters set forth below.

CATTANEO DECLARATION IN SUPPORT OF MOTION TO AVOID JUDICIAL LIENS ON 2720
ARLINGTON ROAD

1 2. I co-own real property commonly known as 2720 Arlington Road, Hollister, CA
2 (the "Arlington Property") with my ex-husband Andreas Abramson. We each hold a one-half
3 interest in the Arlington Property. The Arlington Property is a single-family home.

4 3. In accordance with state law, I claimed an exemption of \$10,000 in the Arlington
5 Property in my amended Schedule C filed on January 14, 2019. More than 30 days have passed
6 since that amended filing and I am not aware of any objection to my claimed exemption.

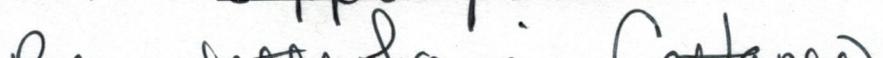
7 4. The Arlington Property secures a claim held by Chase Home Bank in the amount
8 of \$525,398 that was incurred in or about January 2005 and a claim by Wells Fargo Home
9 Mortgage in the amount of \$259,180 that was incurred in or about March 2011. Together, these
10 secured claims total \$784,578.

11 5. Helen McAbee holds a judicial lien secured by the Arlington Property in the
12 amount of \$626,557. The debt was incurred in or about May 2011 and an abstract of judgment
13 against me and my ex-husband Andreas Abramson was recorded in San Benito County on May
14 27, 2011, as instrument number 2011-0004885. A true and correct copy of this document is
15 attached as **Exhibit A**. An amended abstract of judgment in the same amount was recorded in
16 San Benito County on June 27, 2013, as instrument number 2013-0006643. A true and correct
17 copy of this document is attached as **Exhibit B**.

18 6. Investment Retrievers holds a judicial lien secured by the Arlington Property in
19 the amount of \$123,190.21. The debt was incurred in or about May 2013 and an abstract of
20 judgment against me was recorded in San Benito County on July 29, 2016, as instrument number
21 2016-0007941. A true and correct copy of this document is attached as **Exhibit C**.

22 7. In my personal opinion, the value of the Arlington Property as of the August 3,
23 2016, petition date was \$700,000.

24 I declare under penalty of perjury that the above statements are true and correct. This
25 declaration is executed on March 4, 2019, in Copperopolis, California.

26 
27 Bernadette Francine Cattaneo

28 CATTANEO DECLARATION IN SUPPORT OF MOTION TO AVOID JUDICIAL LIENS ON 2720
ARLINGTON ROAD